

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Central District of CaliforniaIn re:
Annette Margeret Hardiman
DebtorCase No. 14-16091-BB
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0973-2

User: bmerceneC
Form ID: b9aPage 1 of 2
Total Noticed: 36

Date Rcvd: Apr 09, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2014.

db Annette Margeret Hardiman, 14500 McNab Ave Apt 1705, Bellflower, CA 90706-3352
smg Los Angeles City Clerk, P.O. Box 53200, Los Angeles, CA 90053-0200
35052861 +Chase, Box 7090, Mesa, AZ 85216-7090
35052863 +Citi Health Card/Citibank Na, Box 6497, Sioux Falls, SD 57117-6497
35052865 +Dsnb American Express, Box 8218, Mason, OH 45040-8218
35052866 Equifax, PO Box 144717, Orlando, FL 32814-4717
35052867 Equifax Information Services, LLC, PO Box 740256, Atlanta, GA 30374-0256
35052868 +Experian, NCAC, PO Box 9556, Allen, TX 75013
35052869 Experian, Profile Management, PO Box 9558, Allen, TX 75013-9558
35052876 +Gmac Mortgage, Box 4622, Waterloo, IA 50704-4622
35052878 Law Offices Of James C Shields, 21707 Hawthorne Blvd Ste 204, Torrance, CA 90503-7012
35052884 +Trans Union Corporation, ATTN: Public Records Department, 555 W Adams St,
Chicago, IL 60661-3631
35052885 Transunion Consumer Relations, PO Box 2000, Crum Lynne, PA 19022
35052888 +Wells Fargo Financial Cards, Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: tyson@tysonfirm.com Apr 10 2014 02:21:57 Tyson Takeuchi,
Law Offices of Tyson Takeuchi, 1100 Wilshire Blvd Ste 2606, Los Angeles, CA 90017

tr +EDI: QDAGILL.COM Apr 10 2014 02:08:00 David A Gill (TR), Danning, Gill, Diamond & Kollitz,
1900 Avenue of the Stars, 11th Floor, Los Angeles, CA 90067-4699
smg EDI: EDD.COM Apr 10 2014 02:08:00 Employment Development Dept., Bankruptcy Group MIC 92E,
P.O. Box 826880, Sacramento, CA 94280-0001
smg EDI: CALTAX.COM Apr 10 2014 02:13:00 Franchise Tax Board, Bankruptcy Section MS: A-340,
P.O. Box 2952, Sacramento, CA 95812-2952
35052860 EDI: BANKAMER.COM Apr 10 2014 02:08:00 Bank Of America, Box 982235, El Paso, TX 79998
35052862 +EDI: CHASE.COM Apr 10 2014 02:08:00 Chase Bank USA NA, Box 15298,
Wilmington, DE 19850-5298
35052864 +EDI: CITICORP.COM Apr 10 2014 02:08:00 Citibank, Box 6497, Sioux Falls, SD 57117-6497
35052870 EDI: CALTAX.COM Apr 10 2014 02:13:00 Franchise Tax Board, PO Box 2952,
Sacramento, CA 95812-2952
35052871 +EDI: RMSC.COM Apr 10 2014 02:08:00 Ge Capital/Walmart, Box 965024, Orlando, FL 32896-5024
35052872 +EDI: RMSC.COM Apr 10 2014 02:08:00 Ge/Jcpennney, Box 965007, Orlando, FL 32896-5007
35052873 +EDI: RMSC.COM Apr 10 2014 02:08:00 Gecrb/Care Credit, Box 965036, Orlando, FL 32896-5036
35052874 +EDI: GMACFS.COM Apr 10 2014 02:09:00 General Motors Acceptance Corp, Box 380901,
Bloomington, MN 55438-0901
35052875 +EDI: PHINAMERI.COM Apr 10 2014 02:08:00 Gm Financial, Box 181145,
Arlington, TX 76096-1145
35052877 EDI: IRS.COM Apr 10 2014 02:08:00 Internal Revenue Service, PO Box 7317,
Philadelphia, PA 19101-7317
35052879 +EDI: PHINAMERI.COM Apr 10 2014 02:08:00 Long Beach Acceptance, 4000 Embarcadero Dr,
Arlington, TX 76014-4101
35052880 +EDI: TSYS2.COM Apr 10 2014 02:08:00 Macys, Box 8218, Mason, OH 45040-8218
35052881 +EDI: MID8.COM Apr 10 2014 02:08:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
35052882 +EDI: CITICORP.COM Apr 10 2014 02:08:00 Prism/Citibank, Box 6497,
Sioux Falls, SD 57117-6497
35052883 +EDI: SEARS.COM Apr 10 2014 02:08:00 Sears/Citibank, Box 6282, Sioux Falls, SD 57117-6282
35052886 EDI: AFNIVZWIRE.COM Apr 10 2014 02:08:00 Verizon Wireless, PO Box 26055,
Minneapolis, MN 55426-0055
35052887 +EDI: WFFC.COM Apr 10 2014 02:08:00 Wells Fargo Financial, 4143 121st St,
Urbandale, IA 50323-2310
35052889 +EDI: WFNNB.COM Apr 10 2014 02:08:00 Wfnnb/Express, Box 182789, Columbus, OH 43218-2789

TOTAL: 22

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 11, 2014

Signature: /s/Joseph Speetjens

District/off: 0973-2

User: bmerceneC
Form ID: b9a

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Total Noticed: 36

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2014 at the address(es) listed below:

David A Gill (TR) mlr@dgdgk.com, dgill@ecf.epiqsystems.com;DanningGill@Gmail.com
Tyson Takeuchi on behalf of Debtor Annette Margeret Hardiman tyson@tysonfirm.com,
tyson@ecf.inforuptcy.com
United States Trustee (LA) ustpregion16.la.ecf@usdoj.gov

TOTAL: 3

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

UNITED STATES BANKRUPTCY COURT Central District Of California**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on March 31, 2014.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at **U. S. Bankruptcy Court, 255 E. Temple Street, Room 940, Los Angeles, CA 90012.**

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) and address):

Annette Margeret Hardiman
14500 McNab Ave Apt 1705
Bellflower, CA 90706-3352

Case Number:

2:14-bk-16091-BB

All other names used by the Debtor(s) in the last 8 years (include married, maiden and trade names):

Debtor: aka Annette Margeret Bland

Last four digits of Social Security or Individual Taxpayer-ID (ITIN) No(s)/Complete EIN:

Dbt SSN: xxx-xx-4504

Joint Debtor:

Attorney for Debtor(s) (name and address):

Tyson Takeuchi
Law Offices of Tyson Takeuchi
1100 Wilshire Blvd Ste 2606
Los Angeles, CA 90017
Telephone number: 213-637-1566

Bankruptcy Trustee (name and address):

David A Gill (TR)
Danning, Gill, Diamond & Kollitz
1900 Avenue of the Stars, 11th Floor
Los Angeles, CA 90067-4402
Telephone number: (310) 201-2407

Meeting of Creditors:

Date: **May 12, 2014**

Time: **08:00 AM**

Location: **915 Wilshire Blvd., 10th Floor, Meeting Room 3, Los Angeles, CA 90017**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "*Presumption of Abuse*" on the reverse side
The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: July 11, 2014

Deadline to Object to Exemptions: Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

255 East Temple Street,
Los Angeles, CA 90012
Telephone number: 855-460-9641

For the Court:

Clerk of the Bankruptcy Court:
Kathleen J. Campbell

Hours Open: 9:00 AM – 4:00 PM

Date: April 9, 2014

(Form rev. 12/13 341-B9A)

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EXPLANATIONS

B9A (Official Form 9A)(12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. <i>The trustee is designated to preside at the meeting of creditors. The case is covered by the Chapter 7 blanket bond on file with the Court.</i>
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Proof of Debtor Identification (ID) and Proof of Social Security Number (SSN)	The U.S. Trustee requires that individual debtors must provide to the trustee at the meeting of creditors an original picture ID and proof of SSN. Failure to do so may result in the U.S. Trustee bringing a motion to dismiss the case. Permissible forms of ID include a valid state driver's license, government or state-issued picture ID, student ID, military ID, U.S. Passport or legal resident alien card. Proof of SSN includes Social Security Card, current W-2 form, pay stub, IRS Form 1099, Social Security Administration Report, or other official document which indicates name and SSN.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the U. S. Bankruptcy Court, 255 E. Temple Street, Room 940, Los Angeles, CA 90012. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office at the address listed above.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Failure to File a Statement and/or Schedule(s)	IF THE DEBTOR HAS NOT FILED A STATEMENT AND/OR SCHEDULE(S) AND/OR OTHER REQUIRED DOCUMENTS , the debtor must do so, or obtain an extension of time to do so, within 14 days of the petition filing date. Failure to comply with this requirement, or failure to appear at the initial Section 341(a) meeting of creditors and any continuance thereof, may result in dismissal of the case, unless leave of court is first obtained. If the debtor's case has not already been dismissed, AND DEBTOR FAILS TO DO ONE OF THE FOLLOWING WITHIN 45 DAYS AFTER THE PETITION DATE , subject to the provisions of Bankruptcy Code section 521(i)(4), the Court WILL dismiss the case effective on the 46th day after the petition date without further notice: (1) file all documents required by Bankruptcy Code section 521(a)(1); or (2) file and serve a motion for an order extending the time to file the documents required by this section. SI EL DEUDOR NO HA PRESENTADO UNA DECLARACIÓN Y/O LISTA(S) DE ACREEDORES Y/U OTROS DOCUMENTOS REQUERIDOS , tendrá que hacerlo dentro de un plazo de 14 días a partir de la fecha de presentación de la petición o tendrá que obtener una extensión del plazo para hacerlo. Si no cumple usted este requisito, o si no comparece a la junta 341(a) inicial de acreedores o a cualquier aplazamiento, esto resultará en que se declare sin lugar el caso, a menos de que obtenga un permiso del tribunal. Si no se ha declarado sin lugar el caso del acreedor, Y EL ACREEDOR NO HACE UNA DE LAS SIGUIENTES COSAS DENTRO DE UN PLAZO DE 45 DÍAS A PARTIR DE LA FECHA DE LA PETICIÓN , de acuerdo con lo dispuesto en la sección 521(i)(4) del Código de Quiebras, el juez DECLARARÁ el caso sin lugar a partir de el 46o día después de la fecha de presentación de petición sin más notificación: (1) registrar en actas todos los documentos que requiere la sección 521(a)(1) del Código de Quiebras; o (2) registrar y hacer entrega formal de una moción para pedir una orden que extienda el tiempo en que se pueden registrar en actas los documentos que requiere dicha sección.
Bankruptcy Fraud and Abuse	Any questions or information relating to bankruptcy fraud or abuse should be addressed to the Fraud Complaint Coordinator, Office of the United States Trustee, 915 Wilshire Blvd., Suite 1850, Los Angeles, CA 90017.

-- Refer to Other Side for Important Deadlines and Notices --